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CERTIFICATE

This certificate is issued in support of an application for Patent registration in a country outside New Zealand pursuant to the Patents Act 1953 and the Regulations thereunder.

I hereby certify that annexed is a true copy of the Provisional Specification as filed on 2 August 2002 with an application for Letters Patent number 520559 made by HYBRID EDUTAINMENT LIMITED.

Dated 26 February 2003.

Neville Harris

Neville Harris
Commissioner of Patents



520559

NEW ZEALAND
PATENTS ACT, 1953

PROVISIONAL SPECIFICATION

Board Game

1st Inventor: Pat. No. 12

02 AUG 2002

RECEIVED

We, **HYBRID EDUTAINMENT LIMITED**, a company duly incorporated under the laws of New Zealand of 109 Mt Eden Road, Mt Eden, Auckland, New Zealand, [reserved name] do hereby declare this invention to be described in the following statement:

BACKGROUND OF THE INVENTION

Field of the Invention

This invention relates to board games, particularly to board games that teach the fundamental aspects of reaching financial goals, more particularly, but not solely through real estate investment.

Summary of the Prior Art

There are various forms of educational entertainment board games that specialise in personal finance, investing and accounting. Some of these are directed at teaching children the fundamentals of financial responsibility as disclosed in PCT application number WO0106480 issued to Kiyosaki et al. These board games generally require a low level of knowledge or mathematical skills. This means that the game is not complex, therefore not indicative of real world situations.

Other board games of this type have gone further and target older age groups that possess a higher level of knowledge, for example PCT application number WO9820948 issued to Kiyosaki et al. In this case the board game is suited for teaching players the principles of personal finance, basic accounting principles and, prudent investment. While this game is targeted towards an older audience, it still lacks real world situations like economic recovery and downturns. These games also tend to use investments that the average person would never be exposed to, for example being able to buy a forest or a gold mine. This makes the game unrealistic for most people and therefore its application to real life situations is limited.

The principles of real estate investment are sometimes taught in expensive and time-consuming seminars, or, they may be taught in more or less well written books. Some individuals, however, do not have the time or ability to spend the sums required or even the inclination to attend such seminars or the ability to learn the principles from a book.

It is apparent that it would be highly desirable to provide a game utilising realistic goals and investment portfolios to accumulate wealth that can be taught in a short time frame and in a way to make it both fun and effective. It is to these ends that the present

invention is directed.

SUMMARY OF THE INVENTION

It is an object of the present invention to provide a board game that allows persons to learn and exercise fundamental aspects of wealth creation that goes some way to overcoming the abovementioned disadvantages in the prior art or which will at least provide the public with a useful choice.

Accordingly, the present invention may broadly be said to consist in a board game played by two or more players which teaches the fundamentals of wealth creation, wherein each player at the start of the game is assigned financial goals and a predetermined amount of "cash" with the player who first achieves his financial goal winning the game, said board game, including:

- a game board having marked thereon a first playing track, said track being divided into sequential spaces;

- at least two distinct game tokens, one for each player, which are moved along said track;

- an economic cycle clock on said board with a movable hand, said clock having sectors representing boom, slump and recovery cycles respectively;

- a plurality of cards to be shared by all players of said board game and to be drawn by individual players, said cards marked with indica, and comprising a first set of cards corresponding to the boom cycle of the said clock, a second set of cards corresponding to the slump cycle of the said clock, and a third set of cards corresponding to the recovery cycle of said cycle clock, each set of said cards for each cycle of said clock comprising a first sub set of cards designated "opportunity" cards, a second sub set of cards designated "wild" cards, and a third set of cards designated "change agent" cards;

- one or more dices rolled by players to obtain an indication of which space on said track they should place their token;

- said spaces containing directions as to which sub-set of cards a player must draw from (the set being determined by the cycle indicated by said clock) and at least one space containing directions for a player whose token lands on it to be paid a predetermined amount of cash;

said opportunity cards representing a purchase which a player may make when they draw said opportunity card;

said change agent cards when drawn by a player including instructing that player to alter position of said movable hand.

Preferably said board game is configured for teaching the fundamentals of wealth creation by investment in real estate.

Preferably goal work sheets for each player are included with said board game to facilitate calculation of their financial position.

Preferably said board game includes job cards specifying said assigned financial goals and said cards are issued to each player at the start of the game.

Preferably said job cards also name an "occupation" and an "income" from said occupation which are assigned to each player for the duration of said game.

Preferably said board includes a second track of sequential spaces extending between two intersecting spaces of said first track, the spaces on said second track containing no useful directions to players, with the first intersection space directing players to divert to said second track if their token falls on said intersection space.

Preferably said opportunity card provides an opportunity to purchase property.

Preferable said financial goals related to said property and income from said property.

This invention may also be said broadly to consist in the parts, elements and features referred to or indicated in the specification of the application, individually or collectively, and any or all combinations of any two or more of said parts, elements or features, and where specific integers are mentioned herein which have known equivalents in the art to which this invention relates, such known equivalents are deemed to be incorporated herein as if individually set forth.

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a plan view of the board game of the present invention;

Figure 1A is a plan view of the top left quadrant of the board game;

Figure 1B is a plan view of the top right quadrant of the board game;

Figure 1C is a plan view of the bottom left quadrant of the board game;

Figure 1D is a plan view of the bottom right quadrant of the boardgame;

Figure 2 is an illustration of a job card.

Figure 3 is an illustration of an opportunity card.

Figure 4 is an illustration of a goal work sheet.

Figure 5 is an illustration of an audited auction record.

Figure 6A is a table of the change cards during the boom cycle.

Figure 6B is a table of the change cards during the slump cycle.

Figure 6C is a table of the change cards of the recovery cycle.

Figure 7 is a table of the contents of the boom cycle opportunity cards.

Figure 8A is a table of the slump cycle opportunity cards.

Figure 8B is a further table of the slump cycle opportunity cards.

Figure 9A is a table of the recovery cycle opportunity cards.

Figure 9B is a further table of the recovery cycle opportunity cards.

Figure 10A is a table of the wild cards of the boom cycle.

Figure 10B is a table of the wild cards of the slump cycle.

Figure 10C is a table of the wild cards of the recovery cycle.

Figure 11 is an illustration of a filled in goal worked of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

The present board game aims to teach participants about achieving financial goals through building equity and growing passive cashflow to replace the gross income from their allocated job. The first player to achieve their financial equity and passive income goals wins the game. Equity and passive income are earned by the player through investing in real estate.

Figure 1 shows a game board 101 for playing the subject game. A fundamental characteristic of the game board 101 is that there is a real estate cycle "clock" 102 that dictates the current economic condition of the real estate market. Referring to Figure 1A Sector 103 (11 o'clock to 1 o'clock) of the clock (see Figure 14) represents the boom cycle of the real estate market, Sector 104 (1 o'clock to 7 o'clock) represents the slump cycle of the real estate market and Sector 105 (7 o'clock to 11 o'clock) represents the recovery cycle of the real estate market. The clock has a movable hand 106 that points at

the time in the real estate market cycle for the time being.

In addition to the real estate cycle clock 102, the game board 101 includes spaces for nine types of cards which may be drawn by the players when they land on a particular track space in a particular economic cycle. The nine card types are broken up into three sets, these sets are dictated by the economic conditions of boom, slump and recovery. In each economic condition there are three categories of cards. Opportunity cards disposed in spaces 110, 111 and 112, change agent cards disposed in spaces 120, 121 and 122 and wild cards disposed in spaces 130, 131 and 132. All the cards will be explained more fully below.

In addition to the features mentioned above, the game board 101 in the preferred embodiment has two marked tracks for the players to move along, a general course 107 and "distraction lane" 108. Distraction lane 108, must be used when the player's token lands on "enter distraction lane" space 156 in the general course 107 and represents a phase in a player's investment life where the player will be forced to encounter financial difficulties. When a player enters distraction lane 108 the player cannot collect passive cashflow, that is the income received by the player from the players investment in real estate because they do not pass over the passive cashflow day space 158. When the player reaches the end of distraction lane 108, they may resume ordinary play and proceed along the general course 107. A player is only required to enter distraction lane 108 three times during the course of the game.

The combination of the tracks and the variable economic conditions of the real estate cycle clock 102 generates uncertainties and unexpected events, emulating life such that the skills necessary to practise the lessons learned in playing and becoming more expert at the game may be transferred to real life experiences.

In addition to the board there are goal worksheets 401 for calculating the players financial position shown in Figure 4 and job cards 201 shown in Figure 2.

Each of the spaces shown in Figure 1 on the general course 107 and distraction lane 108 have indicia which is too small to be clearly seen in Figure 1. However, the game board is broken up into sections for purposes of illustration as indicated by the segments A, B, C and D which are separated by lines 141 and 142 which have no other purpose.

Thus, it will be understood that the designators A, B, C and D and the lines are not part of the game board 101.

The players elect one player to act as the banker in addition to playing. The ideal banker should be someone who is good with numbers and is able to handle transactions quickly. The banker keeps their personal money separate from the bank funds. The banker acting as the "bank" for the simulated economy pays the players their incomes. The bank also lends players money by way of a credit card and borrowing secured by real estate that the players own. Borrowing secured by real estate owned by a player is referred to in the game as mortgages.

The object for each player of the game is to achieve their financial goals through property investment by building adequate equity as well as enough passive cashflow to replace their gross income from their job. Each players financial goals are determined by their allocated job card 201 shown in Figure 2 that is issued at the start of the game. Job cards contain information about each players job 202, equity goals 203, passive income goals 204, starting surplus income 205, credit card limits 206 and tax rate 207.

The first player to achieve their equity and passive cashflow goals wins the game. Equity is calculated as the difference between the value of the real estate owned by the player and mortgages owed by the player to the bank. Passive cash flow is calculated as the difference between the player's rental income and their rental expenses, including tax rebates

The spaces on the general track will now be described starting at "pay day" space 150 and moving clockwise. Pay day space is where the game begins, every time a player lands on or passes pay day space 150 the bank pays the player their surplus income as defined on the players goal worksheet. The player must ask the bank for the payment before the next player has their turn otherwise the player forfeits their pay day amount to the bank.

Space 151 "gone fishing" has no effect when a player lands on it whatsoever. Space 152 is an "opportunity" space, a player landing upon this space picks up an opportunity card from either the boom 110, recovery 112 or slump piles 111 depending upon which sector in the real estate cycle clock 102 the hand 106 is pointing to. The

player then accepts the opportunity or passes on the opportunity. Landing upon any one of the 14 "opportunity" spaces all marked 152 has the same effect. The opportunity card contents are listed in the tables in Figures 7, 8A, 8B, 9A and 9B.

Space 153 is a change space the player picks up a change card from either the boom 120, recovery 122 or slump piles 121 depending upon the real estate cycle clock 102. The player then moves the real estate cycle clock hand 106 according to the instructions 602 on the change card. Landing upon any one of the 10 change spaces all marked 153 has the same effect. The contents of the change cards are listed in the tables in Figures 6A, 6B and 6C, the card name 601 and action 602.

Space 154, "holiday miss a turn" requires a player to miss a turn and pay to the bank a percentage of their pay day income depending upon the tax rate that player pays. If a player is on the higher tax rate then they pay 50% of their pay day income. If a player is on a medium tax rate they pay 25% of their pay day income and if a player is on a lower tax rate they pay 10% of their pay day income.

Space 155 is a "wild card" space and , a player landing upon this space picks up a wild card from either the boom 130, recovery 132 or slump 131 piles depending upon the real estate cycle clock 102. The actions on the wild cards are shown in Figures 10A, 10 B and 10C, each card has a property clock movement 1103 and/or a financial effect 1003 that happens to all the players. Landing upon any one of the two wild card spaces 155 has the same effect. For example when a player during the slump cycle picks up a wild card called "Net Migration Increases" every player pays the bank \$1000 per property owned.

Space 156 "enter distraction lane" requires a player to enter the distraction lane track as previously described. A player is only required to enter the distraction lane three times. Each time a player enters distraction lane 108 they mark their goal worksheet 401 at 402 to record the number of times they have entered distraction line. Space 157 "take neighbours advice", reduces the passive cashflow of the player who lands on this space by 5%.

Landing on or passing "passive cashflow" space 158 enables the player to collect from the bank the equivalent of their passive cash flow amount as recorded on their goal

work sheet 401 at the time they land or as they pass passive cashflow space 158. A player must ask for this before the next player has their turn otherwise they forfeit this amount to the bank.

Space 159 is "take professional advice", this space adds 10% to the passive cashflow payment of the player who lands on this space. Space 160 is "tenants default damage and disappear", landing upon this space requires a player to immediately pay to the bank 10% of a players pay day payment. The cards picked by the players are returned to the bottom of the respective pile before the next player has their turn.

The game also includes game tokens to represent the players not shown and bank notes in the following denominations: \$100, \$500, \$1,000, \$5,000, \$20,000 and dice.

To start the game the players elect a banker and the wild, opportunity and change agent cards for each market condition boom, recovery and slump are separately shuffled and placed face down onto their allocated sections on the playing board. Goal worksheets 401 shown in Figure 4 are distributed to each player. The job cards 201 shown in Figure 2 are shuffled and randomly dealt one card face down, to each player. Each player then turns over their job card 201 and enters the information on it onto their goal worksheet 401. The player also enters their "auditor", being the player on their immediate right, who checks their goal worksheet calculations.

The banker distributes starting cash to each player. The amount distributed is equal to their income on pay day as defined on a player's job card. The real estate cycle clock is set to 11.00.

Each player selects a game token (not shown) to represent them on the playing board 101 and places it on the pay day space 150. Each player then rolls a dice and the player with the highest number starts the game. Play then successively passes to the player on the left. Each player rolls a dice on their turn. The first player rolls dice and moves around the general course 107 in a clockwise direction the number of spaces indicated by the dice, the others players follow. Landing on the same space as another player has no effect on either player. If a player lands on an opportunity 152, wild 155 or change agent 153 space, the player draws a corresponding card for the current time indicated on the real estate cycle clock. For the other spaces landed on, the directions

stated in the individual spaces are to be followed.

Whenever there is a change in the real estate clock caused by either the change or wild cards all the players record on their goal worksheet the changes as indicated by the real estate clock. At 12 o'clock, "Booming Real Estate Values", all players increase the value of their currently held property portfolio by 20%. At 1.30, "Raising Interest Rates", all players decrease their passive cash flow income by 5%. At 3.00, "Falling Real Estate Values", all players decrease the values of their currently held property portfolio by 10%. At 4 o'clock, "Falling Rents", all players decrease their passive cash flow income by 5%. At 6 o'clock, "Busting Real Estate Values", all players decrease the value of the currently held property portfolio by 15%. At 7.30, "Falling Increase Rates", all players increase their passive cash flow income by 15%. At 9.00, "Rising Real Estate Values", all players increase the values of their currently held property portfolio by 15%. At 10.00, "Rising Rents", all players increase their passive cash flow income by 10%.

When a player lands on an opportunity space having picked up the card corresponding to the real estate cycle clock the player must decide whether or not to accept an opportunity. Once a player has accepted an opportunity they are unable to change their mind. Each opportunity space card has a deposit to be paid. This may be 10% or 20% depending upon the opportunity card.

Opportunity Cards 301 shown in Figure 3 consist of an address 310, a purchase price 311, a registered valuation 312, the amount required for a 10% deposit if available 313, the mortgage amount if 10% deposit paid 314 and the passage cash flow generated by the property if the player is on a high tax rate 315, on a medium tax rate 316 or a low tax rate 317. If 10% deposit can be paid there is a bank fee 318 to the bank for the increased risk. If a 20% deposit is required then the deposit is listed on line 320, the mortgage on line 321, the passive cash flow for a high tax payer on 322, the passive cash flow for a medium tax payer on 323 and the passive cash flow for a low tax payer 324.

Each row of figures 7, 8A, 8B, 9A and 9B represents one opportunity card. For each card the address is taken from column 701 and entered in line 310, the property purchase price is taken from column 702 and entered in line 311, the registered valuation is taken from column 703 and entered in line 312 the ten percent deposit amount is taken

from column 704 and entered on line 313 the passive cash flow returns depending upon the tax rate are taken from column 706, 707 and 708 and entered in lines 315, 316 and 317 respectively. The bank fee for 10% deposit 705 is entered at 318.

For a 20% deposit the deposit required is taken from column 710 and entered in line 320. The mortgage on a 20% deposit is taken from column 714 and entered on line 321. The passive cash flow for tax rates are taken from columns 711, 712 and 713 and entered into lines 322, 323 and 324 respectively.

If a player pays a higher deposit they add 10% of the additional amount to their passive cash flow amount. For example if a player pays \$10,000 additional deposit they can add \$1,000 to their passive cash flow amount.

A player can at any time during their turn reduce their mortgages by a multiple of \$10,000. 10% of every repayment is added to a player's passive cash flow. So for example if a player repays \$10,000 then they can add \$1,000 to their passive cash flow.

A player can also increase their borrowings by multiples of \$10,000 for every \$10,000 that a player borrows they reduce their passive cash flow by 10%. So for example if a player borrows \$10,000 they reduce their passive cash flow by \$1,000. A player can only increase their mortgage borrowings to a maximum of 90% of the properties values.

If, because of an action a player is required to repay part of their mortgage then the passive cash flow increases by 10% of the payment made by the player in reduction of their mortgage.

Credit card limits are determined are each players job card 201 received at the beginning of the game. The limits on the credit card can not be exceeded and for every \$1,000 borrowed on a credit card an interest rate of 20% applies. Credit card borrowings are recorded on a player's goal worksheet and interest at a rate of 20% is deducted from a player's pay day amount. Upon repayment of credit card borrowings an additional 20% of the amount is payable.

In the event of a player's mortgages exceeding 90% of the value of properties owned by the player and that player being unable to reduce that percentage to 90% or less or the player being unable to meet any financial commitment at any time then the player

is bankrupt.

In the event of bankruptcy a player hands over their goal worksheet to their auditor and the auditor conducts an auction of the players total property portfolio and completes an audited auction record card 500 shown in Figure 5. To complete an audited auction record the auditor takes the existing property portfolio value from the players goal worksheet 401 and enters it in the audited auction record at 510 multiplies it by 50% and calculates the reserve price 511. The auditor transfers from a player's goal worksheet 401 the existing passive cash flow from the property portfolio to line 512. Reserve price 511 is transferred to line 513.

The auditor then conducts the auction and is allowed to bid for the property.

The auditor records the names of the bidders 514 and the bid amounts 515. Bids increase in multiples of \$10,000. When the auction is concluded the auditor records the top bid at 516. The auditor then completes the sale details, the sale price and new property valuation 517, the required deposit of 20% of sale price at 518, records the available mortgage 519 at 80% of the sale price, records the passive cash flow 520 by transferring the passive cash flow from 512. The auditor then adds these details to the successful bidders goal worksheet 401.

Calculations made on the goal worksheet will be illustrated by reference to Figure 11. Figure 11 shows the player having entered their name as Joe Bloggs 1101, entering their tax rate 1102 as M, their occupation 1103, their starting pay 1104, their credit card limit 1105, their passive cash flow goal 1106 and equity goal 1107 all from their job card 201.

The first event shown is row 1110 a player buys a \$95,000 property taking out a \$76,000 mortgage the ratio of mortgage to property value or loan to value ratio (LVR) is calculated at 80%. The player has one property, and equity of \$19,000 being the value of the property less the mortgages. The passive cash flow entered from the opportunity card on this particular property based upon the player's tax rate is \$3,000. The player has no money owing on their credit card and therefore no credit card interest owed and their pay day amount is \$30,000.

The next row 1120 shows the player increasing their credit card 1120 by \$5,000.

The next row 1130 is the player subtotalling after the credit card increase and

shows mortgages unchanged, values unchanged, the ratio of mortgages to values unchanged, number of properties unchanged, equity unchanged, passive cash flow unchanged, card debt increased to \$5,000, credit card interest increased to \$1,000 and the pay day changed to \$29,000.

Row 1140 shows the player purchasing a property with a valuation of \$150,000, borrowing \$100,000 by way of a mortgage, giving a mortgage to value ratio of 66%, equity in the property of \$50,000 and \$4,000 cash passive cash flow from the property.

Row 1150 shows the player subtotalling after buying the property giving \$176,000 of mortgage, \$245,000 of property valuation, a mortgage to property value ratio of 72%, number of properties increased to 2, equity to \$69,000, passive cash flow to \$7,000. Credit cards balance remain unchanged at \$5,000. Credit card interest remains unchanged at \$1,000 and the payday amount unchanged at \$29,000.

Row 1160 shows the player repaying the credit card. The repayment amount being \$6,000 consisting of reduction in the credit card balance owed of \$5,000 and a reduction in the credit card interest payable of \$1,000.

Row 1170 shows the player subtotalling after repaying their credit card. Mortgages remain unchanged at \$176,000, values remain unchanged at \$245,000. The ratio of mortgages to value remain unchanged at 72%. The number of properties owned remains unchanged at 2. Equity remains unchanged at \$69,000. Passive cash flow remains unchanged at \$7,000. Credit Card owed reduces to 0. The effect of credit card interest payable reduces to 0. And the payday payable increases to \$30,000 because of the reduction in interest payable on credit cards.

Row 1180 shows the player repaying \$50,000 of mortgage.

Row 1190 shows the player's position after the repayment being; mortgage reduced to \$126,000, property value unchanged at \$245,000, the ratio of mortgages to property value reduced to 52%, the number of properties unchanged at 2, equity up to \$119,000, passive cash flow increased by \$5,000 to \$12,000, credit card and credit card interest unchanged, and likewise payday unchanged at \$30,000.

The game concludes when one of the players has achieved both their passive cash flow and equity goals as set on their job card 201.

Professional Property
02 AUG 2002

DATED THIS 2 DAY OF August 2002
AJ PARK
PER UMBUSSECC.
AGENTS FOR THE APPLICANT

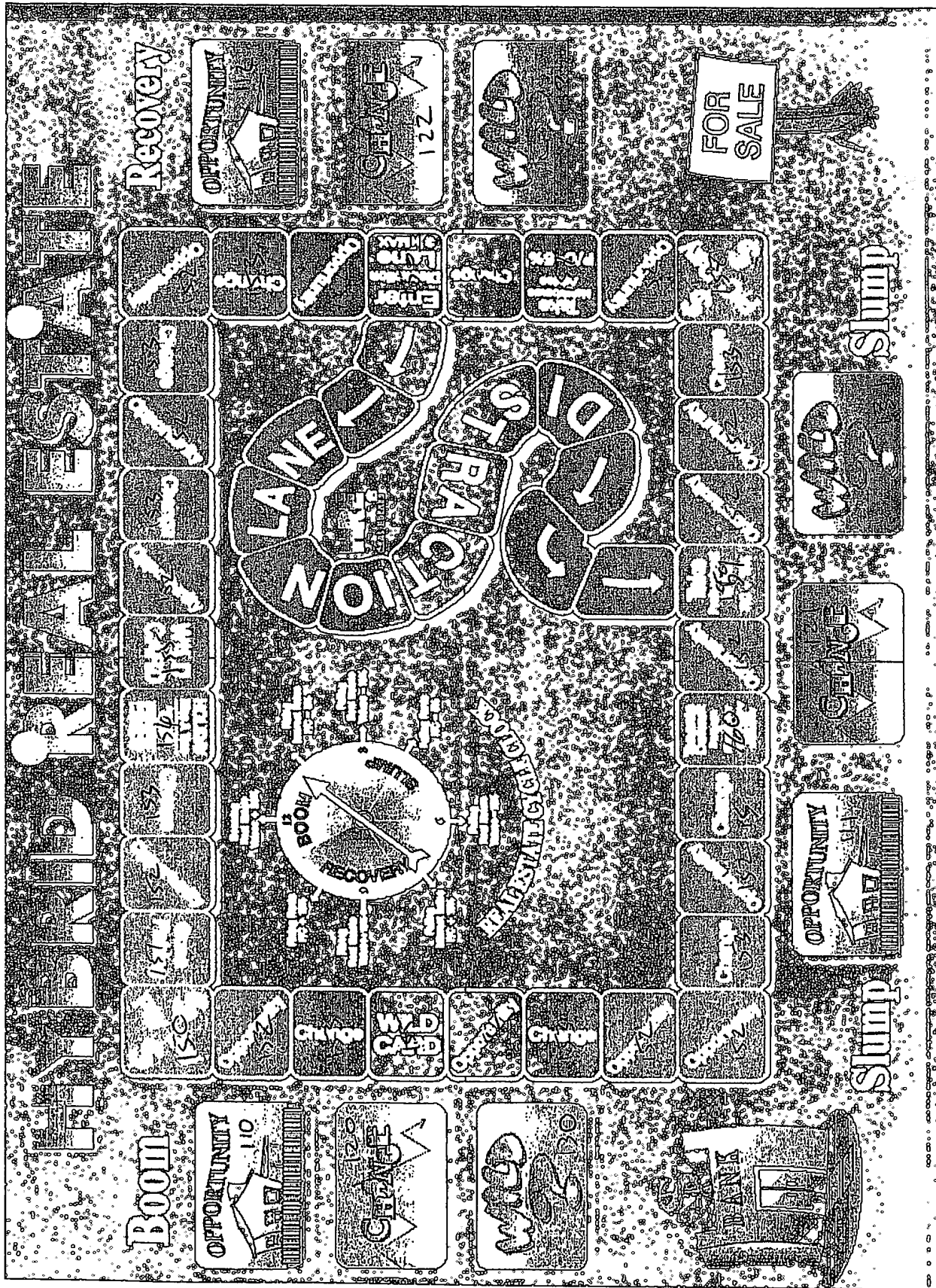


Figure 1

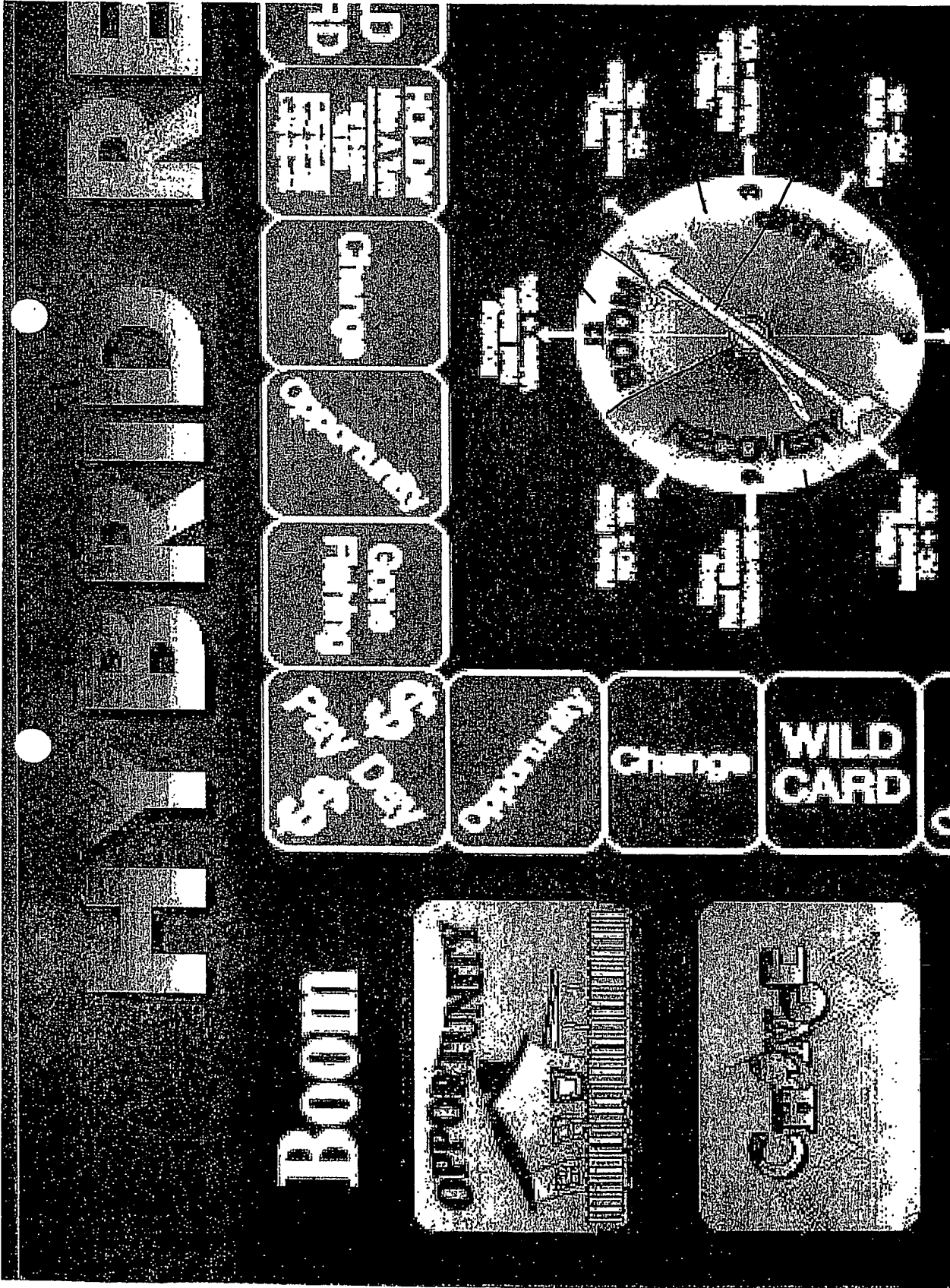


Figure 1A

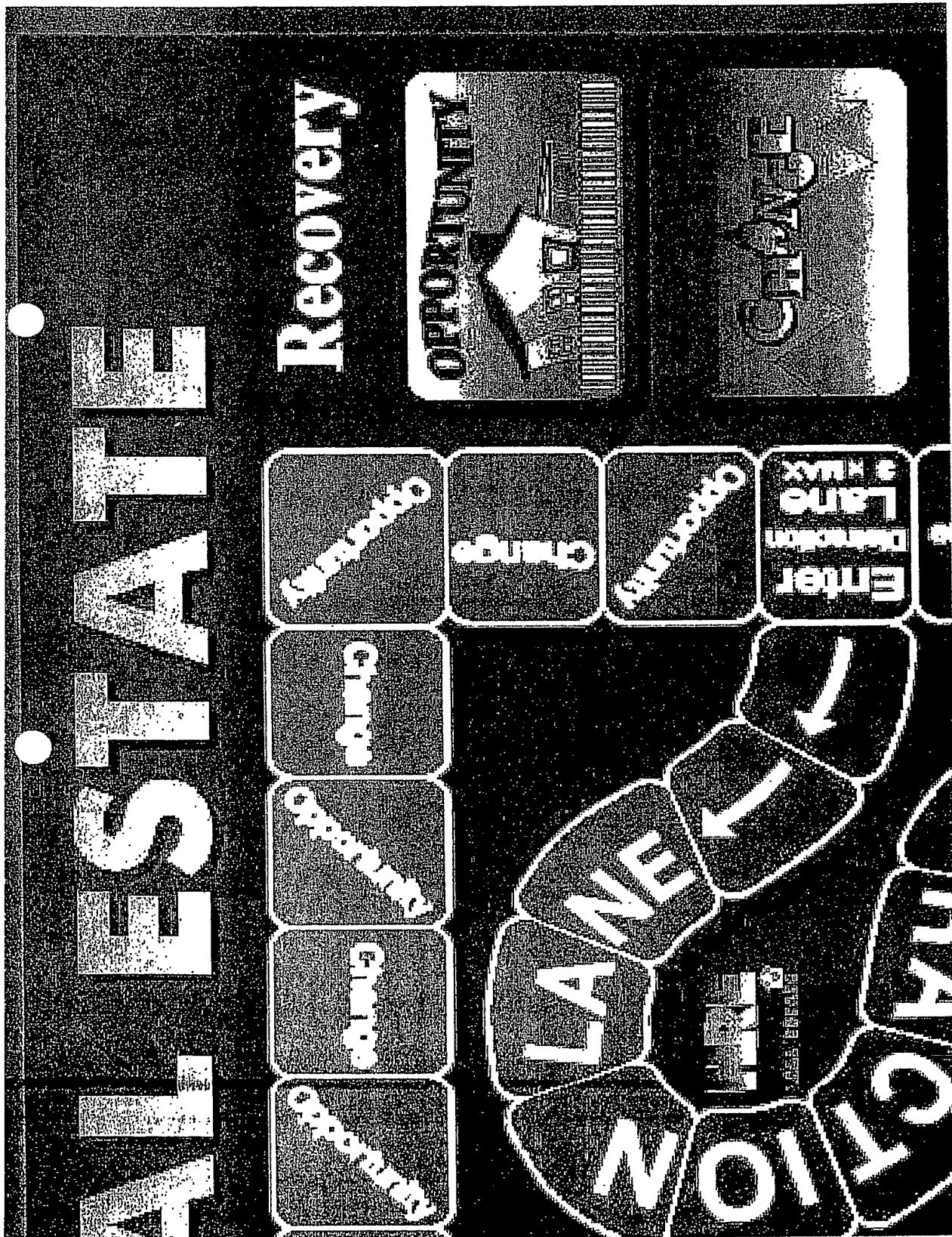


Figure 18

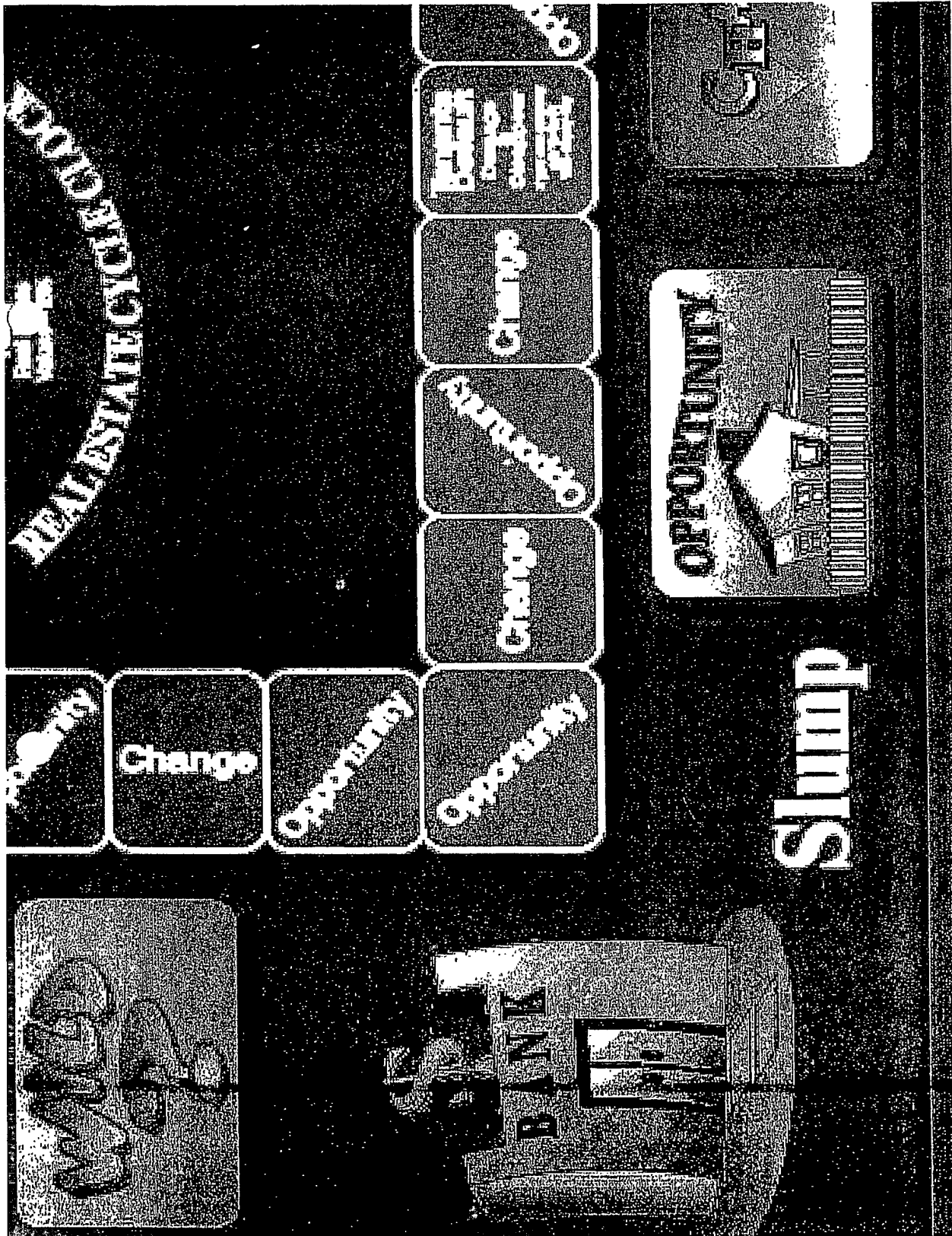


Figure 18

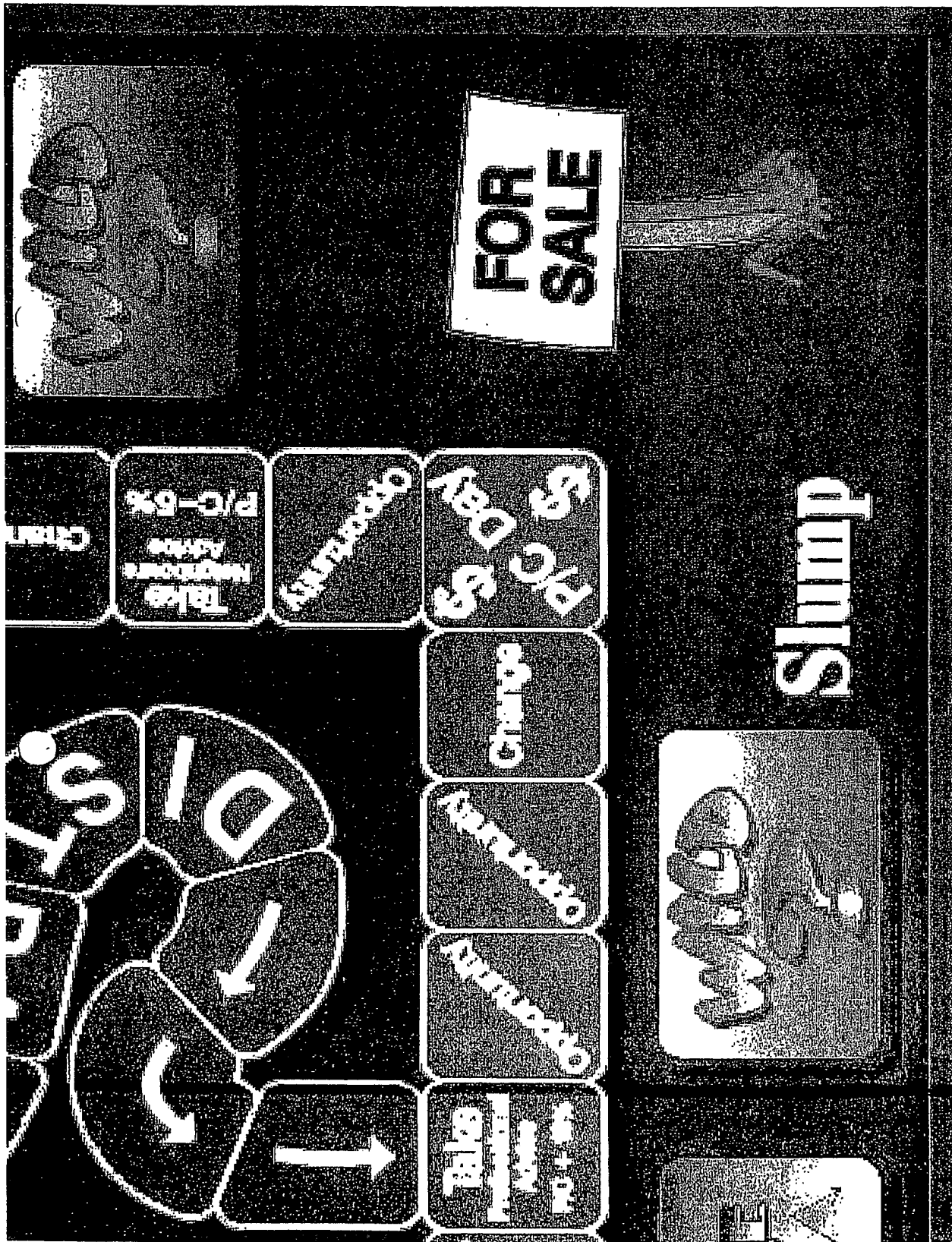


Figure 10

202 207 205 206

NAME
OCCUPATION
MY GOALS = PASSIVE CASHFLOW \$

TAX RATE H/M/L %
STARTING PAY \$
EQUITY \$

C/CARD LIMITS \$

Figure 2

310 318 314 315 316 317

Address:					
P/P: \$	311				
RV: \$	312				
Bank Fee \$		10%	20%		
Deposit \$				\$	320
Mortgage \$				\$	321
H				\$	322
P/CM				\$	323
L				\$	324

Figure 3

MY GOALS = PASSIVE CASHFLOW \$ _____ EQUITY \$ _____

[illegible]

407

Figure 4

[illegible]

517 1 518 519 520
500

Figure 5

Boom Cycle Change Cards

Card	Action
HOUSING PERMITS DOWN	NO CHANGE TO PROPERTY CLOCK
HOUSING PERMITS DOWN	NO CHANGE TO PROPERTY CLOCK
% OF POPULATION RENTING DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
HOME AFFORDABILITY DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
INFLATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
SALES VOLUMES UP	MOVE PROPERTY CLOCK 1/2 HOUR
LOCAL ECONOMY IMPROVES	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR

601

Figure 6A

602

Slump Cycle Change Cards

Card	Action
LOCAL ECONOMY DETERIORATES	MOVE PROPERTY CLOCK 1/2 HOUR
LOCAL ECONOMY DETERIORATES	MOVE PROPERTY CLOCK 1/2 HOUR
INCREASE IN PRIVATE SALES	MOVE PROPERTY CLOCK 1/2 HOUR
INCREASE IN PRIVATE SALES	MOVE PROPERTY CLOCK 1/2 HOUR
EMPLOYMENT LEVELS DECREASE	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
% OF POPULATION RENTING INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
EMPLOYMENT LEVELS DECREASE	MOVE PROPERTY CLOCK 1/2 HOUR
BANKS TIGHTEN LENDING CRITERIA	NO CHANGE TO PROPERTY CLOCK
SALES VOLUMES DOWN	NO CHANGE TO PROPERTY CLOCK
SALES VOLUMES DOWN	NO CHANGE TO PROPERTY CLOCK

601

Figure 6B

602

Recovery Cycle Change Cards

Card	Action
SALES VOLUMES UP	MOVE PROPERTY CLOCK 1/2 HOUR
SALES VOLUMES UP	MOVE PROPERTY CLOCK 1/2 HOUR
HOUSING PERMITS UP	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
HOME AFFORDABILITY INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
LOCAL ECONOMY IMPROVES	MOVE PROPERTY CLOCK 1/2 HOUR
INFLATION INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
% OF POPULATION RENTING INCREASES	NO CHANGE TO PROPERTY CLOCK
% OF POPULATION RENTING DECREASES	NO CHANGE TO PROPERTY CLOCK

601

Figure 6C

602

10m Cycle Opportunity Cards

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
Slum Street	80,000	80,000	8,000	700	1,500	1,500	1,500	72,000	16,000	3,000	3,000	3,000	64,000
Small Road	90,000	90,000	9,000	800	1,500	1,500	1,500	81,000	18,000	2,500	2,500	2,500	72,000
Small Road	90,000	90,000	9,000	800	1,500	1,500	1,500	81,000	18,000	2,500	2,500	2,500	72,000
Simple Place	100,000	100,000	10,000	900	1,500	1,500	1,500	90,000	20,000	3,000	3,000	3,000	80,000
Average Road	100,000	100,000	10,000	900	1,000	1,000	1,000	90,000	20,000	2,000	2,000	2,000	80,000
Simple Place	100,000	100,000	10,000	900	1,500	1,500	1,500	90,000	20,000	3,000	3,000	3,000	80,000
Pleasant Way	120,000	120,000	12,000	1,000	1,500	1,500	1,500	108,000	24,000	3,000	3,000	3,000	96,000
Suburb Street	150,000	150,000	15,000	1,350	2,500	2,000	1,500	135,000	30,000	4,000	3,500	3,000	120,000
Spacious Place	180,000	180,000	18,000	1,600	3,000	2,000	1,000	162,000	36,000	5,000	4,000	3,000	144,000
Spacious Place	180,000	180,000	18,000	1,600	3,000	2,000	1,000	162,000	36,000	5,000	4,000	3,000	144,000
Generous Street	200,000	200,000	20,000	1,800	3,000	2,000	1,000	180,000	40,000	5,000	4,000	3,000	160,000
View Terrace	260,000	250,000	36,000	2,300	5,000	4,000	3,000	224,000	52,000	7,000	6,000	5,000	208,000
View Terrace	260,000	250,000	36,000	2,300	5,000	4,000	3,000	224,000	52,000	7,000	6,000	5,000	208,000
Normal Street	300,000	295,000	35,000	2,700	5,000	2,000	1,000	265,000	60,000	8,000	5,000	4,000	240,000
Unit Street	680,000	580,000	-	-	-	-	-	-	136,000	23,000	20,000	17,000	544,000
Unit Street	680,000	580,000	-	-	-	-	-	-	136,000	23,000	20,000	17,000	544,000
Block Avenue	780,000	700,000	-	-	-	-	-	-	156,000	26,000	23,000	20,000	624,000
Block Avenue	780,000	700,000	-	-	-	-	-	-	156,000	26,000	23,000	20,000	624,000
Flatsville Road	1,400,000	1,300,000	-	-	-	-	-	-	280,000	36,000	32,000	28,000	1,120,000

Figure 7

701 702 703 704 705 706 707 708 709 710 711 712 713 714

Slump Cycle Opportunity Cards

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
Spacious Place	60,000	72,000	6,000	550	1,500	1,500	1,500	54,000	12,000	2,000	2,000	2,000	48,000
North Road	70,000	88,000	7,000	600	2,000	2,000	2,000	63,000	14,000	2,500	2,500	2,500	56,000
Small Road	70,000	86,000	7,000	600	2,000	2,000	2,000	63,000	14,000	2,500	2,500	2,500	56,000
South Street	70,000	87,000	7,000	600	2,000	2,000	2,000	63,000	14,000	2,500	2,500	2,500	56,000
Average Road	75,000	80,000	7,500	700	1,500	1,500	1,500	67,500	15,000	2,500	2,500	2,500	60,000
North Road	75,000	80,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
North Road	75,000	80,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Simple Place	75,000	80,000	7,500	700	1,500	1,500	1,500	67,500	15,000	2,500	2,500	2,500	60,000
Small Road	75,000	80,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Average Road	75,000	80,000	7,500	700	1,500	1,500	1,500	67,500	15,000	2,500	2,500	2,500	60,000
Pleasant Way	75,000	95,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Slum Street	75,000	95,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Normal Street	75,000	90,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Slum Street	80,000	85,000	8,000	700	2,000	2,000	2,000	72,000	16,000	3,000	3,000	3,000	64,000
Pleasant Way	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
Small Road	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
Slum Street	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
North Road	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
Spacious Place	90,000	110,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Normal Street	90,000	115,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Suburb Street	90,000	115,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Average Road	90,000	110,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000

701 702 703 704 705 706
 Figure 8A
 707 708 709 710 711 712 713 714

Slump Cycle Opportunity Cards Continued

Address	P/P	RV	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
Normal Street	90,000	115,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Spacious Place	90,000	110,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Small Road	150,000	165,000	15,000	1,350	3,000	3,000	3,000	135,000	30,000	4,500	4,500	4,500	120,000
Pleasant Way	150,000	165,000	15,000	1,350	3,000	3,000	3,000	135,000	30,000	4,500	4,500	4,500	120,000
Suburb Street	150,000	165,000	15,000	1,350	3,000	3,000	3,000	135,000	30,000	4,500	4,500	4,500	120,000
Suburb Street	200,000	220,000	20,000	1,800	4,000	4,000	4,000	180,000	40,000	6,000	6,000	6,000	160,000
Generous Street	200,000	220,000	20,000	1,800	4,000	4,000	4,000	180,000	40,000	6,000	6,000	6,000	160,000
Pleasant Way	200,000	220,000	20,000	1,800	4,000	4,000	4,000	180,000	40,000	6,000	6,000	6,000	160,000
Generous Street	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
Normal Street	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
View Terrace	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
Generous Street	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
View Terrace	300,000	315,000	30,000	2,700	7,000	5,000	2,000	270,000	60,000	10,000	8,000	5,000	240,000
Unit Street	450,000	600,000	-	-	-	-	-	-	90,000	16,000	14,000	12,000	360,000
Unit Street	450,000	600,000	-	-	-	-	-	-	90,000	16,000	14,000	12,000	360,000
Flatsville Road	500,000	680,000	-	-	-	-	-	-	100,000	18,000	16,000	14,000	400,000
Block Avenue	600,000	790,000	-	-	-	-	-	-	120,000	24,000	22,000	20,000	480,000
Rates Road	700,000	820,000	-	-	-	-	-	-	140,000	24,000	23,000	22,000	560,000
Tenant Street	800,000	1,000,000	-	-	-	-	-	-	160,000	28,000	25,000	22,000	640,000
Unit Street	800,000	1,000,000	-	-	-	-	-	-	160,000	28,000	25,000	22,000	640,000
Apartment Road	1,100,000	1,350,000	-	-	-	-	-	-	220,000	40,000	40,000	40,000	880,000
Complex Estate	2,000,000	2,600,000	-	-	-	-	-	-	400,000	65,000	50,000	40,000	1,600,000

701 702 703 704 705 / Figure 28 707 709 710 711 712 713 714
706 708

Recovery Cycle Opportunity Cards

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
South Street	60,000	63,000	6,000	500	1,500	1,500	1,500	54,000	12,000	2,000	2,000	2,000	48,000
Apartment Road	80,000	95,000	8,000	700	2,500	2,500	2,500	72,000	16,000	3,500	3,500	3,500	64,000
Small Road	90,000	100,000	9,000	800	3,000	3,000	3,000	81,000	18,000	4,000	4,000	4,000	72,000
Suburb Street	100,000	120,000	10,000	900	4,000	4,000	4,000	90,000	20,000	5,000	5,000	5,000	80,000
North Road	100,000	120,000	10,000	900	2,000	2,000	2,000	90,000	20,000	3,000	3,000	3,000	80,000
Tenant Street	100,000	120,000	10,000	900	3,500	3,500	3,500	90,000	20,000	5,000	5,000	5,000	80,000
Normal Street	100,000	120,000	10,000	900	4,000	4,000	4,000	90,000	20,000	5,000	5,000	5,000	80,000
Simple Place	120,000	140,000	12,000	1,000	3,000	2,500	2,000	108,000	24,000	4,500	4,000	3,500	96,000
Simple Place	120,000	140,000	12,000	1,000	3,000	2,500	2,000	108,000	24,000	4,500	4,000	3,500	96,000
Normal Street	135,000	150,000	13,500	1,200	3,000	2,000	1,000	121,500	27,000	4,000	3,000	2,000	108,000
Pleasant Way	135,000	150,000	13,500	1,200	3,000	2,000	1,000	121,500	27,000	4,000	3,000	2,000	108,000
Average Road	160,000	180,000	16,000	1,400	3,500	3,500	3,500	144,000	32,000	5,000	5,000	5,000	128,000
Slum Street	160,000	200,000	16,000	1,400	5,000	5,000	5,000	144,000	32,000	7,000	7,000	7,000	128,000
Pleasant Way	160,000	170,000	16,000	1,400	3,500	2,500	1,500	144,000	32,000	5,000	4,000	3,000	128,000
Average Road	160,000	200,000	16,000	1,400	5,000	5,000	5,000	144,000	32,000	7,000	7,000	7,000	128,000
Slum Street	160,000	180,000	16,000	1,400	3,500	3,500	3,500	144,000	32,000	5,000	5,000	5,000	128,000
Suburb Street	160,000	170,000	16,000	1,400	3,000	2,500	2,000	144,000	32,000	4,500	4,000	3,500	128,000
Home Street	180,000	200,000	18,000	1,600	4,000	4,000	4,000	162,000	36,000	6,000	6,000	6,000	144,000
Generous Street	215,000	250,000	21,500	1,900	5,000	3,000	2,000	193,500	43,000	7,000	5,000	4,000	172,000
Spacious Place	300,000	306,000	30,000	2,700	8,000	6,000	3,000	270,000	60,000	11,000	9,000	6,000	240,000
View Terrace	300,000	340,000	30,000	2,700	4,000	3,000	2,000	270,000	60,000	7,000	6,000	5,000	240,000
Spacious Place	300,000	340,000	30,000	2,700	4,000	3,000	2,000	270,000	60,000	7,000	6,000	5,000	240,000

701 702 703 704 705 706 707 708

Figure 9A

709 710 711 712 713 714

Recovery Cycle Opportunity Cards Continued

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
View Terrace	300,000	306,000	30,000	2,700	8,000	6,000	3,000	270,000	60,000	11,000	9,000	6,000	240,000
Block Avenue	450,000	500,000	-	-	-	-	-	-	90,000	17,000	14,000	11,000	360,000
Flatsville Road	600,000	630,000	-	-	-	-	-	-	120,000	18,000	17,000	160	480,000
Rates Road	750,000	790,000	-	-	-	-	-	-	150,000	18,000	14,000	12,000	600,000
Rates Road	750,000	790,000	-	-	-	-	-	-	150,000	18,000	14,000	12,000	600,000
Unit Street	800,000	870,000	-	-	-	-	-	-	160,000	21,000	18,000	14,000	640,000
Complex Estate	1,200,000	1,300,000	-	-	-	-	-	-	240,000	35,000	35,000	35,000	960,000
Complex Estate	1,200,000	1,300,000	-	-	-	-	-	-	240,000	35,000	35,000	35,000	960,000

701 702 703 704 705 / Figure 98 706 707 708 709 710 711 712 713 714
 701 702 703 704 705 706 707 708 709 710 711 712 713 714

Boom Cycle Wild Cards

Card	Financial Effect	Property Clock Movement
INTERNATIONAL CRISIS	CONFIDENCE PLUMMETS, STATUS QUO FINANCIALLY	MOVE PROPERTY CLOCK 1 HOUR
SHORT TERM ACCOMMODATION CRISIS	COLLECT 10% OF PASSIVE CASHFLOW	NO PROPERTY CLOCK MOVEMENT
INTERNATIONAL CRISIS	INT RATES SPIKE, PAY 1% OF MORTGAGES	NO PROPERTY CLOCK MOVEMENT
TAX RULING NOT IN FAVOUR	PAY CASH PER PROPERTY H / \$3K, M / \$2K, L / \$1K	NO PROPERTY CLOCK MOVEMENT
NEW DWELLINGS FLOOD MARKET	VACANCY RATES INCREASE, PAY \$1,000 PER PROPERTY	NO PROPERTY CLOCK MOVEMENT

Figure 10A

1001 / 1002 / 1003

Slump Cycle Wild Cards

Card	Financial Effect	Property Clock Movement
NET MIGRATION INCREASES	VACANCY RATES INCREASE, PAY \$1,000 PER PROPERTY	NO PROPERTY CLOCK MOVEMENT
LOCAL COUNCIL REATES LEVY INCREASE	PAY \$1,000 PER PROPERTY	NO PROPERTY CLOCK MOVEMENT
INTERNATIONAL CRISIS	ECONOMY STALLS, PAY 25% OF STARTING PAY	NO PROPERTY CLOCK MOVEMENT
CREDIT RATING DOWN GRADED	PAY 1% OF TOTAL MORTGAGES	NO PROPERTY CLOCK MOVEMENT
DOLLAR PLUMMETS	INTEREST RATES SPIKE, PAY 2% OF MORTGAGES	NO PROPERTY CLOCK MOVEMENT
INTERNATIONAL CRISIS	INTEREST RATES PLUMMET, COLLECT 1% OF MORTGAGES	NO PROPERTY CLOCK MOVEMENT
TAX RULING IN FAVOUR	COLLECT CASH PER PROPERTY, H/\$2K, M/\$1K, L/\$1K	NO PROPERTY CLOCK MOVEMENT
NATIONAL CRISIS	ECONOMY STALLS, PAY 10% OF STARTING PAY	NO PROPERTY CLOCK MOVEMENT

Figure 10B

1001

1002

1003

Recovery Cycle Wild Cards

Card	Financial Effect	Property Clock Movement
NZ'S CREDIT RATING UPGRADED	COLLECT CASH, 1% OF MORTGAGES	NO PROPERTY CLOCK MOVEMENT
IMMIGRATION FLOODGATES OPEN	VACANCY RATES DOWN, COLLECT \$1K PER PROPERTY	NO PROPERTY CLOCK MOVEMENT
INTERNATIONAL CRISIS	INTEREST RATES PLUMMET, COLLECT 2% OF MORTGAGES	NO PROPERTY CLOCK MOVEMENT
TAX RULING IN FAVOUR	COLLECT CASH PER PROPERTY, H / \$3K, M / \$2K, L / \$1K	NO PROPERTY CLOCK MOVEMENT
INTERNATIONAL CRISIS	ECONOMY STALLS, PAY 10% OF STARTING PAY	NO PROPERTY CLOCK MOVEMENT
DOLLAR STRENGTHENS	INTEREST RATES PLUMMET, COLLECT 1% OF MORTGAGES	NO PROPERTY CLOCK MOVEMENT
LOCAL COUNCIL RATES LEVY INCREASE	PAY \$1,000 PER PROPERTY	NO PROPERTY CLOCK MOVEMENT

Figure 10C

1001

1002

1003

MY GOALS = PASSIVE CASHFLOW\$ 50,000 EQUITY\$ 500,000

Figure 11